

ORIGINAL

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Attorney for Plaintiff

FILED IN THE  
UNITED STATES DISTRICT COURT  
DISTRICT OF HAWAII

JUL 02 2007

at 4 o'clock and 5 min. M  
SUE BEITIA, CLERK

IN THE UNITED STATES DISTRICT COURT

FOR THE DISTRICT OF HAWAII

DORIS LEE,

Plaintiff,

vs.

CREDITORS FINANCIAL GROUP,  
LLC.,

Defendant.

CIVIL NO. **CV 07 00353 HG**

COMPLAINT; EXHIBITS "A - E";  
SUMMONS

LEK

COMPLAINT

COMES NOW Plaintiff, by and through her undersigned attorney and alleges as follows:

INTRODUCTION

1. This Complaint is filed and these proceedings are instituted under the "Fair Debt Collection Practices Act" 15 U.S.C. Section 1692, et seq., to recover actual and statutory damages, reasonable attorney's fees and costs of suit by reason of the Defendant's violations of that Act. Plaintiff seeks actual and statutory damages arising out of Defendant's misrepresentations and failure to make required disclosures in the collection of an alleged debt.

### JURISDICTION

2. The jurisdiction of this Court is invoked pursuant to 15 U.S.C.A. Section 1692k(d) and 28 U.S.C.A. Section 1337. The supplemental jurisdiction of this Court is invoked over Count II of the Complaint, which arises under HRS Chapters 443B and 480.

### PARTIES

3. Plaintiff is a natural person and resident of the State of Hawaii.

4. Defendant is a corporation doing business in the State of Hawaii as a collection agency and debt collector, and is subject to the jurisdiction of this Court.

### FACTS

5. Within the year prior to the filing of this action, Defendant has been attempting on behalf of a third party to collect an alleged debt from Plaintiff, both by mail and by telephone.

6. On or about March 16, 2007, Defendant sent its first collection letter to Plaintiff which was dated March 11, 2007. A true copy of that letter is attached hereto as Exhibit "A".

7. On April 20, 2007, counsel for Plaintiff requested verification of the debt by letter of that date. A true copy of that letter is attached hereto as Exhibit "B".

8. Thereafter, Defendant mailed another letter to Plaintiff which was dated May 3, 2007. A true and correct copy of that letter is attached hereto as Exhibit "C".

9. The underlying debt was incurred primarily for

personal, family, or household purposes.

10. Defendant never sent the requested verification.

11. Thereafter, Defendant mailed another letter to Plaintiff which was dated May 23, 2007. A true and correct copy of that letter is attached hereto as Exhibit "D".

12. Thereafter, Defendant mailed another letter to Plaintiff which was dated June 13, 2007. A true and correct copy of that letter is attached hereto as Exhibit "E".

COUNT I

13. Plaintiff realleges and incorporates paragraphs 1 through 12 of this Complaint.

14. Defendant has violated the Fair Debt Collection Practices Act in the following ways:

(a) Defendant has used false, deceptive and misleading misrepresentations in connection with the collection of the above claim in violation of 15 U.S.C. §1692e.

(b) Defendant has used unfair means to attempt to collect the above claim in violation of 15 U.S.C. §1692f.

(c) Defendant has not sent to Plaintiff the proper notices and/or verifications in violation of 15 U.S.C. §1692g.

(d) Defendant has violated 15 U.S.C. §1692c.

COUNT II

15. Plaintiff realleges and incorporates paragraphs 1 through 14 of this Complaint.

16. Defendant's violations of the Fair Debt Collection

Practices Act and/or H.R.S. Chapter 443B constitute unfair and deceptive acts or practices in violation of H.R.S. Chapter 480.

17. Defendant's contacts, demands and disclosures in connection with the above-described collection were immoral, unethical, oppressive, unscrupulous, and substantially injurious to Plaintiff as a consumer, and were unfair and deceptive, in violation of H.R.S. Chapter 480. The acts and representations of Defendant described herein had the capacity of deceive Plaintiff.

18. Plaintiff has suffered injury to her property in an amount to be proved at trial, by reason of Defendant's violations.

WHEREFORE, Plaintiff prays that the Court:

AS TO COUNT I

1. Award Plaintiff her actual damages as will be proved.
2. Award Plaintiff statutory damages of \$1000.00.


AS TO COUNT II

3. Award Plaintiff damages in the amount of three times the injury to her property, but not less than \$1000.00.

AS TO ALL COUNTS

4. Award Plaintiff reasonable attorneys' fees and costs.
5. Award Plaintiff other appropriate relief.

DATED: Honolulu, Hawaii, July 2, 2007.

  
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JOHN HARRIS PAER  
Attorney for Plaintiff